

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ALFRED S. RUTH, JR.

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-11227

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/16/2017 and confirmed on 1/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		98,843.25
Less Refunds to Debtor	13,100.00	
TOTAL AMOUNT OF PLAN FUND		85,743.25

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	7,043.08			
Trustee Fee	3,896.04			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES				10,939.12

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	ALLIED FIRST BANK SB D/B/A SERVBANK Acct: 9796	0.00	43,756.15	0.00	43,756.15
	ALLIED FIRST BANK SB D/B/A SERVBANK Acct: 9796	853.42	853.42	0.00	853.42
					44,609.57
Priority					
	GARY SKIBA ESQ** Acct:	0.00	0.00	0.00	0.00
	ALFRED S. RUTH, JR. Acct:	13,100.00	13,100.00	0.00	0.00
	YOCHEIM SKIBA & NASH Acct:	0.00	0.00	0.00	0.00
	GARY SKIBA ESQ** Acct:	3,500.00	3,500.00	0.00	0.00
	GARY SKIBA ESQ** Acct: XXXXXXXXXXXXXXXXXXXXXXXX8-18	3,543.08	3,543.08	0.00	0.00
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 0248	5,518.10	5,518.10	0.00	5,518.10
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 4673	4,623.00	4,623.00	0.00	4,623.00
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 0663	0.00	0.00	0.00	0.00
					10,141.10
Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 4737	3,230.19	1,633.12	0.00	1,633.12
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 8390	5,734.68	2,899.34	0.00	2,899.34
	QUANTUM3 GROUP LLC AGNT - MOMA FL Acct: 2888	3,029.27	1,531.54	0.00	1,531.54
	QUANTUM3 GROUP LLC AGNT - MOMA FL Acct: 2722	539.22	272.62	0.00	272.62
	EDWARD RUTH	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	FNB CONSUMER DISCOUNT CO++	0.00	0.00	0.00	0.00
	Acct: 01				
	HUNTINGTON NATIONAL BANK FKA HUNT	0.00	0.00	0.00	0.00
	Acct: 9717				
	MERCER COUNTY CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 9859				
	PENN OHIO ROOFING AND SIDING++	0.00	0.00	0.00	0.00
	Acct:				
	CELTIC BANK	12,228.13	6,182.30	0.00	6,182.30
	Acct: 8700				
	SEVENTH AVENUE	1,498.22	757.47	0.00	757.47
	Acct: 7570				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	5,640.43	2,851.69	0.00	2,851.69
	Acct: 2190				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	4,886.86	2,470.70	0.00	2,470.70
	Acct: 9980				
	TENDER FILLET	0.00	0.00	0.00	0.00
	Acct: 2177				
	REGENCY FINANCE CO	0.00	0.00	0.00	0.00
	Acct: 0131				
	THE SWISS COLONY	1,254.18	634.09	0.00	634.09
	Acct: 784A				
	ACAR LEASING LTD D/B/A GM FINANCIAL	1,623.07	820.59	0.00	820.59
	Acct: 0248				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9980				
	KELLY THOMPSON AND CODY WALTER++	0.00	0.00	0.00	0.00
	Acct:				
	THOMAS SONG ESQ FOR JODI L HAUSE I	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					20,053.46
TOTAL PAID TO CREDITORS					
					74,804.13
TOTAL CLAIMED					
PRIORITY	10,141.10				
SECURED	853.42				
UNSECURED	39,664.25				

Date: 06/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:
ALFRED S. RUTH, JR.

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-11227

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Alfred S. Ruth, Jr.
Debtor

Case No. 17-11227/GLT
Chapter 13

District/off: 0315-1
Date Rcvd: Jun 27, 2023

User: auto
Form ID: pdf900

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db	+ Alfred S. Ruth, Jr., 2364 Lynnwood Drive, Hermitage, PA 16148-2119
sp	#+ Elwood M. Walker, Hoffman & Walker Co., L.P.A., 7553 Warren Sharon Road, Brookfield, OH 44403-9796
14730083	+ Edward Ruth, 2393 Lynnwood Drive, Hermitage, PA 16148-2120
14730085	FNB Consumer Discount, 41A Hadley Road, Greenville, PA 16125-1239
14730086	GM Financial, 75 Remittance Drive, Suite 1738, Chicago , IL 60675-1738
14730088	+ Kelly Thompson and Cody Walter, 7763 Park Place, Masury, OH 44438-9700
14730089	Mercer County Credit Union, 428 N. Sharpsville Ave., Sharon, PA 16146-2120
14730090	+ Penn-Ohio Roofing & Siding LLC, 499 Smith Avenue, Hermitage , PA 16148-1978
14753649	+ Regency Finance Company, 41A Hadley Road, Greenville, PA 16125-1239
14730091	Service Finance Company LLC, PO Box 561486, Denver, CO 80256-1486
14730095	+ Tender Fillet, PO Box 2814, Monroe, WI 53566-8014

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 28 2023 00:52:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: BK@servicingdivision.com	Jun 28 2023 00:52:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, AZ 85034-7210
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 28 2023 00:53:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/Text: TheMoneySourceBKNotices@nationalbankruptcy.com	Jun 28 2023 00:52:00	THE MONEY SOURCE INC., 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
14814167	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 28 2023 00:52:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15591650	+ Email/Text: BK@servicingdivision.com	Jun 28 2023 00:52:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14730079	Email/Text: BarclaysBankDelaware@tsico.com	Jun 28 2023 00:52:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14730080	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:46:17	Capital One, PO Box 30285, Salt Lake City , UT 84130-0285
14810057	+ Email/Text: servicing@svcfinc.com	Jun 28 2023 00:52:00	Celtic Bank, c/o Service Finance Co., LLC, 555 S. Federal Hwy #200, Boca Raton, FL 33432-6033
14730081	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2023 00:52:00	Comenity Bank/GNTEAGLE, PO Box 182789, Columbus, OH 43218-2789

District/off: 0315-1

User: auto

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Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 34

14730082	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2023 00:52:00	Comenity Bank/KINGSIZE, PO Box 182789, Columbus, OH 43218-2789
14730084	Email/Text: bnc-bluestem@quantum3group.com	Jun 28 2023 00:53:00	FINGERHUT/WEBANK, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14730087	+ Email/Text: bankruptcy@huntington.com	Jun 28 2023 00:53:00	Huntington Bank, 1 East State Street, #100, Sharon , PA 16146-1745
14805653	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 28 2023 00:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14773655	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2023 01:46:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14731276	+ Email/PDF: rmscedi@recoverycorp.com	Jun 28 2023 01:07:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14805087	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14730093	Email/PDF: gecscedi@recoverycorp.com	Jun 28 2023 01:07:08	SYNCB/AMAZON PLCC, PO Box 965036, Orlando, FL 32896-5036
14730094	Email/PDF: gecscedi@recoverycorp.com	Jun 28 2023 01:19:19	SYNCB/WALMART, Po Box 965036, Orlando, FL 32896-5036
14730092	+ Email/Text: bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364
14756585	+ Email/Text: bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
14816404	+ Email/Text: BK@servicingdivision.com	Jun 28 2023 00:52:00	THE MONEY SOURCE, INC., 500 SOUTH BROAD ST., SUITE 100A, MERIDEN CT 06450-6755
14756586	+ Email/Text: bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE MONEY SOURCE, INC.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	The Money Source Inc., 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
r	##+	Wade Foltz & Associates Real Estate, Inc., 1114 State Route 7 S.E., Hubbard, OH 44425-3071
14730096	##	The Money Source, 135 Maxess Road, Melville, NY 11747-3801

TOTAL: 1 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-1

User: auto

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Date Recd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 34

Date: Jun 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

Brian Nicholas

on behalf of Creditor THE MONEY SOURCE INC. bnicholas@kmllawgroup.com

Gary V. Skiba

on behalf of Debtor Alfred S. Ruth Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com

Jerome B. Blank

on behalf of Creditor THE MONEY SOURCE INC. jblank@pincuslaw.com, brausch@pincuslaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor THE MONEY SOURCE INC. pawb@fedphe.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7